

Exhibit C

Date: 10/21/05

Application No: 925000182867

Applicant(s): ANNA R RICHARDSON

Property Address: 1647 S CENTRAL PARK AVE
CHICAGO, IL 60623

County: COOK

Vesting:

ANNA R. RICHARDSON, AN UNMARRIED WOMAN

Address: 2727 E IMPERIAL HIGHWAY
BREA, CA 92821

Lender: FREMONT INVESTMENT & LOAN

Beneficiary: FREMONT INVESTMENT & LOAN

Broker Type: BROKER

Legal Description: SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF

Closing Agent:	ABSOLUTE TITLE 2227 B HAMMOND SCHAUMBURG	Escrow No:	40656 IL 60173	Phone No:	847.285.5900
				FAX No:	847.285.5997

Closing Officer:

Title Agent:	ABSOLUTE TITLE 2227 B HAMMOND SCHAUMBURG	Title Order No:	40656 IL 60173	Phone No:	847.285.5900
				FAX No:	847.285.5997

Title Officer:

Loan Program:	2YR FIX	Prepayment Penalty:	NO PREPAY Window:	NO
Occupancy Type:	OWNER OCCUPIED	Loan Purpose:	REFINANCE 1-4 UNITS	
Property Type:	2 FAMILY	Refinance Type:	CASH-OUT MISC	

Note Date:	10/24/05	1st Payment Date:	12/1/05
Maturity Date:	11/1/35	Interest Rate:	7.4500
Amortization Term:	360	Yield:	9.904
Term:	360	Monthly P & I Payment:	1,043.70
		Monthly Escrow Payment:	

Prepaid Interest: 122.48

Net Impounds Withheld:

Margin/Spread:	5.6931	1st Rate Change Date:	11/1/07
Floor Rate:	7.450	Frequency of Rate Chg.:	6 Months
Ceiling Rate:	13.4500	1st Payment Chg. Date:	12/1/07
Max Change Per Period:	1.5000	Frequency of Pmt. Chg.:	6 Months

Hazard Insurance Premium Reserves	mo @ \$	\$
Flood Insurance Premium Reserves	mo @ \$	\$
Primary Property Tax Reserves	mo @ \$	\$
	mo @ \$	\$
	mo @ \$	\$
	mo @ \$	\$
	mo @ \$	\$

Aggregate Adjustment

Broker Yield Spread Premium :	2,250.00
	PAID DUE
Appraisal Fees to Appraiser	450.00
Credit Reporting Fees to	
Credit Reporting Agency	10.50

TITLE FEES:	\$ 500.00
RECORDING FEE:	\$ 100.00
Loan Proceeds to:	\$ 144,152.52
ABSOLUTE TITLE	
AMOUNT FINANCED	\$ 145,202.52
Prepaid Finance Charge	\$ 4,797.48
LOAN AMOUNT	\$ 150,000.00

Reviewed by

Date

Itemization of Prepaid Finance Charge:

Lender Orig. Fee	894.00
Broker Fee (%)	2,543.00
Loan Discount (%)	
Prepaid Interest (4 Days)	
@ \$ 30.62 per day	122.48

Underwriting Fee	
Escrow/Closing Agent Fee	638.00
Application Fee	
Doc Prep Fee	
Tax Service Fee	60.00
Wire Fee	
Flood Cert. Fee	9.50
Processing	495.00
Other: COURIER FEE	25.00
Other:	
Other:	
Other:	

Total Prepaid Finance Charge 4,797.48

LENDER'S CLOSING INSTRUCTIONS

FREMONT INVESTMENT & LOAN

1411 OPUS PLACE ~ SUITE 600 DOWNERS GROVE, IL 60515

DOCUMENT DATE: 10/24/05

DOCUMENTS EXPIRE: 10/24/05

FUNDING DATE: 10/28/05

TO CLOSING • **ABSOLUTE TITLE**
 AGENT: • **2227 B HAMMOND**
 • **SCHAUMBURG, IL 60173**
 • **847.285.5900**

ATTN: FAX #: **847.285.5997**

APPLICATION NO: **925000182867**
 CLOSING REF: **40656**
 TITLE REF: **40656**
 LOAN NAME: **ANNA R RICHARDSON**

TO TITLE: • **ABSOLUTE TITLE**
 • **2227 B HAMMOND**
 • **SCHAUMBURG, IL 60173**
 • **847.285.5900**

ATTN: FAX #: **847.285.5997**

MONTHLY PAYMENT:

P & I	1,043.70	IMPOUNDS
TAX		SUBTOTAL
INS.	To Follow	To Follow
PMI/MMI		
TOTAL		

We enclose the following documents necessary to complete the above-captioned loan. Return all documents completed as shown at the time funds are requested. Please include one certified copy (each) of the Note, Deed / Mortgage and T.I.L.

DO NOT DISBURSE WITHOUT CALLING LENDER FOR FUNDING NUMBER. BEFORE YOU CAN DISBURSE, LENDER MUST RECEIVE VIA FAX THE FOLLOWING:

1. HUD-1
2. NOTE
3. MORTGAGE / DEED OF TRUST
4. TRUTH IN LENDING
5. RIGHT OF RECISSION (IF APPLICABLE)
6. OTHER CONDITIONS AS DEEMED NECESSARY BY THE LENDER

**** Please Refer to Page 7 and 8 for Additional Items Sent ****

ALL DOCUMENTS MUST BE DATED AND SIGNED BY EACH PERSON EXACTLY AS THEIR NAMES APPEAR

CUSTOMER IS TO BE SIGNED BY CLOSING AGENT - BROKER MAY BE PRESENT

****NO POWER OF ATTORNEY CLOSINGS ARE PERMITTED WITHOUT PRIOR APPROVAL OF THE LENDER****

I. CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:

A. TITLE INSURANCE REQUIREMENTS:

A1. You will issue an ALTA Loan Title Insurance Policy (10-17-92) with policy limits in the amount of **150,000.00**; the name of the insured shall be **FREMONT INVESTMENT & LOAN** its successors and/or assigns."

A2. Unless otherwise approved by the Lender, the Borrower(s) interest in the collateral property must be a fee simple estate and the vesting of title must be as follows:

ANNA R. RICHARDSON, AN UNMARRIED WOMAN

A3. Property Address: **1647 S CENTRAL PARK AVENUE CHICAGO, IL 60623**
 County: **COOK**

First Payment Date: **December 1, 2005** Interest Rate: **7.450 % ADJUSTABLE**
 Last Payment Date: **November 1, 2035** Term: **360**

A4. The following endorsements must be attached to the title insurance policy:

8, 1, 100, 111.5, 116, EPA, COMP, ARM, LOC ENDOR

A5. Schedule B to the title insurance policy must be free from all liens, encumbrances, easements, encroachments and other title matters, except the following: Gen. & Spec. taxes for Fiscal Year **PAY 2ND INSTL TAXES**, and the following numbered items **NEED CLEAR TITLE**

as shown in the preliminary report or commitment dated **9/22/05**

A6. The following numbered items, which are described in the preliminary report or commitment dated **9/22/05** must be shown in Schedule B of the title insurance policy as subordinate to the lien of the insured mortgage:

A7. Secondary mortgage financing in the amount of **\$ NONE** has been approved. The HUD-1 Settlement Statement must clearly delineate the charges that are specific to each loan.

RICHARDSON
925000182867

B. HAZARD INSURANCE REQUIREMENTS:

B1. Borrower(s) must provide a copy of the paid insurance policy, or evidence of insurance and paid receipt for hazard insurance coverage. Application and paid receipt for and flood insurance coverage, if the property is located in a Special Flood Hazard Area.

B2. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement cost of the property improvements, and have an expiration date as follows:

- (a) Refinances: Minimum of 90 days after the closing date, renewable at least semi-annually;
- (b) Purchases: Minimum one (1) year after the closing date, renewable at least semi-annually.

B3. The Loss Payee shall be:

**FREMONT INVESTMENT & LOAN
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 658
AMELIA, OH 45102
Loan Number: 5000182867**

C. DOCUMENTS:

C1. (A) Deliver one (1) copy of all loan documents to the Borrower(s); (B) if a refinance, deliver (i) one (1) copy of the Federal Truth-in-Lending Disclosure Statement to each non Borrower who is required to sign the mortgage or deed of trust, and (ii) two copies of the Notice of Right to Cancel to each Borrower and each non Borrower who is required to sign the Mortgage or Deed of Trust; and (C) No more than one (1) original note should be signed. **DO NOT MAKE DUPLICATE ORIGINAL NOTES.**

C2. If a Notice of Right to Cancel is enclosed, please ensure that this document is completed and delivered as follows:

- (i) There must be a rescission or cancellation date appearing in the last paragraph of the "How to Cancel" section and this date must be at least three (3) business days following the last date that the document is signed by the necessary parties (Sundays and legal holidays are not counted as business days);
- (ii) Each Borrower and each person who is required to sign the mortgage or deed of trust must sign and date the document at the very bottom;
- (iii) Each Borrower and each person who is required to sign the mortgage or deed of trust must receive two (2) copies of the completed Notice of Right to Cancel.

C3. The Lender's package of original loan documents must be returned, together with certified copies of all documents to be recorded (e.g., mortgage, deed of trust, Grant Deed, Warranty Deed, Quit Claim Deed, Power of Attorney, etc.), to:

FREMONT INVESTMENT & LOAN

attn: Funding Dept within 24 hours of signing. Failure to comply with these instructions will delay funding.

D. FEE AND PAYOFF REQUIREMENTS:

It is a condition to the funding of this loan that the fees described in Section II, Loan Fee Disbursements, and the payoffs described in Section III, Creditor Payoffs, are to be made through this closing. All disbursements must be accurately described on the HUD-1 Settlement Statement. Except as expressly set forth herein, no other creditors or liens are to be paid without the express written approval of the Lender.

E. HUD-1 SETTLEMENT STATEMENT:

E1. The final HUD-1 Settlement Statement must accurately describe the receipts and disbursements indicated in these closing instructions and any amended closing instructions; each recipient of fees or disbursements must be clearly identified.

E2. If any changes to the fees occur, without the express approval of the lender, the loan documents will need to be redrawn and resigned by the appropriate parties.

E3. You are to deliver the HUD-1 Settlement Statement to the Lender as follows:

- ☒ A certified copy of the final HUD-1 Settlement Statement must be returned with the closing documents.
- ☐ A certified copy of the final HUD-1 Settlement Statement must be returned within 48 hours of the disbursement of funds.

E4. If this is a purchase transaction, sellers' funds must be disbursed to sellers only, unless you have received lender's written approval to do otherwise.

Please send the original final HUD-1 Settlement Statement to the following address:

**FREMONT INVESTMENT & LOAN
1411 OPUS PLACE - SUITE 600 DOWNERS GROVE, IL 60515**

RICHARDSON
925000182867

F. GOOD FUNDS:

The total consideration in this transaction, except for our loan and any approved secondary financing, must be in the form of cash delivered to the closing agent. All cash deposits to be made by the Borrower in excess of \$1,000 shall be in the form of a bank wire, cashier's check, money order or certified check. You are not authorized to accept personal checks in excess of \$1,000 or currency in any amount. A copy of the cashier's check, certified check, money order or personal check must be returned to the funder with the closing documents. Failure to meet this requirement may delay funding.

G. GENERAL REQUIREMENTS:

G1. All Borrowers must sign and date these Lender's Closing Instructions.

G2. The closing agent must sign and date these Lender's Closing Instructions.

G3. The Lender must approve of all corrections and modifications to the loan documents in advance; if you return any documents to us with "white-out" or unauthorized changes, they will need to be redrawn and resigned; any authorized changes to a document must be initialed by all of the parties who are required to sign that document.

G4. If, for any reason, this loan does not close within 24 hours of your receipt of funds, immediately return all documents to the lender and wire all funds to: **ABA #322286447**
FRE INVST LOAN 5000182867. In addition please contact your funder at:
SANDRA REYES 830-515-4787

G5. Do not close this loan or record any documents without the prior written approval of the Lender, if you have knowledge of any contemporaneous transfer of title to the collateral property from or to anyone, except the parties who are shown as vested with title in the title commitment or preliminary report, or who are described in Section I, Paragraph A2 of these Lender's Closing Instructions.

G6. Do not close this loan or record any documents without the prior written approval of the Lender, if you have knowledge of any secondary financing not shown in Section I, Paragraph A7 of these Lender's Closing Instructions.

G7. Forward a conformed copy of the mortgage or deed of trust immediately upon recording to:
FREMONT INVESTMENT & LOAN
P.O. BOX 34078, FULLERTON, CA 92834-34078

RICHARDSON
925000182867

IV. LENDER'S SPECIAL CONTINGENCIES:

The following lender's special contingencies must be satisfied prior to the disbursement of funds and the consummation of this loan transaction. YOU MUST NOT DISBURSE FUNDS OR OTHERWISE CLOSE THIS LOAN UNTIL YOU RECEIVE WRITTEN CONFIRMATION FROM THE LENDER THAT THESE SPECIAL CONTINGENCIES HAVE BEEN MET:

1. VERIFICATION LENDER WILL BE IN 1ST LIEN POSITION
2. FINAL HUD 1 SHOWING LIEN PAYOFF DEMANDS.
- 3 CLOSING PROTECTION LETTER TO INSURED LENDER, ITS SUCCESSOR AND/OR ASSIGNS

1. FAX HUD FOR APPROVAL; CUST TO SIGN THE (FAXED) 1003;
2. PAY \$1291.00 TO AMERICAN FAMILY INS.
3. PAY \$450.00 TO ACTIVE APPRAISALS PLUS, INC.
4. ATTACH LEGAL TO MTG & PROVIDE US W/A COPY;
5. PAY 2ND INSTL TAXES @CLOSING; NEED A MARKED UP TITLE;
6. CLOSER TO SIGN OR PROVIDE 1ST LIEN LTR;
7. PLEASE RETURN PKG W/IN 24HRS AFTER THE CLOSING;
8. DON'T FUND UNTIL FREMONT HAS GIVEN YOU A FUNDING#. THANKS.

RICHARDSON
925000182867

Case 1:07-cv-06530

Document 17-4

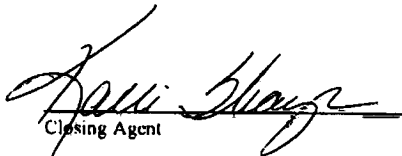
Filed 01/28/2008

Page 8 of 11

This loan must be closed and disbursed according to these instructions. If you obtain information that is contrary to the information contained herein, do NOT proceed with closing until you have contacted your Funder for authorization of changes. Do NOT disburse any funds until you have complied with all of the requirements contained in these instructions.

This loan was closed and disbursed in strict accordance with these instructions.

CLOSING AGENT:


Closing Agent

10/24/05
Date

THE UNDERSIGNED, hereby acknowledge receipt of these Lender's Closing Instructions and consent to the terms and conditions described herein,

BORROWER(S):


ANNA R. RICHARDSON

Date: 10/24/05

Date: _____

Date: _____

Date: _____

**RETURN COMPLETED CLOSING PACKAGE
TO THE FOLLOWING:**

SANDRA REYES

FREMONT INVESTMENT & LOAN

1411 OPUS PLACE - SUITE 600

DOWNERS GROVE, IL 60515

RICHARDSON
925000182867

Case 1:07-cv-06530

Document 17-4

Filed 01/28/2008

Page 9 of 11

LIST OF ADDITIONAL DOCUMENTS

NOTE AND APPLICABLE RIDERS
DEED OF TRUST/MORTGAGE AND APPLICABLE RIDERS
ADJUSTABLE RATE RIDER
CREDITORS TO SATISFY
ESTIMATED PAYMENT LETTER
ESCROW IMPOUND AGREEMENT
ERRORS AND OMISSIONS
CERTIFICATION & AUTHORIZATION
FLOOD & DISASTER NOTICE
IRS FORMS 4506 AND/OR W9
SIGNATURE/NAME AFFIDAVIT
SERVICING TRANSFER DISCLOSURE
ARM DISCLOSURE
TRUTH IN LENDING
APPRAISAL NOTICE
HOLD HARMLESS LETTER
ITEMIZATION OF AMOUNT FINANCED
PAYMENT NOTICE TO BORROWER
INSURANCE DISCLOSURE
ADDRESS CERTIFICATION
CLOSING INSTRUCTIONS

1-4 FAMILY UNIT RIDER
NOTICE OF RIGHT TO CANCEL
OCCUPANCY AFFIDAVIT AND FINANCIAL STATUS
BRKR 1003, H.O. INS.
APPRAISAL INVOICE
1ST LIEN LTR
HAZARD INS & AUTH AND REQUIREMENTS

RICHARDSON
925000182867

Case 1:07-cv-06530

Document 17-4

Filed 01/28/2008

Page 10 of 11

CONTINUATION LIST OF ADDITIONAL DOCUMENTS (X if applicable)

<input type="checkbox"/> CO Refinance Disclosure	<input type="checkbox"/> UT Disclosure of Servicer
<input type="checkbox"/> CT Application Disclosure	<input type="checkbox"/> VA Attachment to Deed of Trust Cover Page
<input type="checkbox"/> CT Release Rider	<input type="checkbox"/> Appraisal Conditions
<input type="checkbox"/> FL Anti-coercion Notice	<input type="checkbox"/> Assignment of Promissory Note
<input type="checkbox"/> FL Error & Omissions/Compliance Agreement	<input type="checkbox"/> Completion Cert for Property Improvements
<input type="checkbox"/> IA Oral Agreement Disclosure	<input type="checkbox"/> Notice of Assignment, Sale or Transfer of
<input type="checkbox"/> ID Prepayment Penalty Disclosure	<input type="checkbox"/> Servicing Rights
<input type="checkbox"/> IL Mortgage Escrow Account Act	<input type="checkbox"/> Notice to Assignee (Investor)
<input type="checkbox"/> KS Prepayment Rider To Note	<input checked="" type="checkbox"/> Automatic Payment Service - Application
<input type="checkbox"/> KY Reminder to Closing Agent	
<input type="checkbox"/> MA Application Disclosures	
<input type="checkbox"/> MA Attorney Disclosures	
<input type="checkbox"/> MA Certification & Indemnification Agreement	
<input type="checkbox"/> Installation of Approved Smoke Detectors	
<input type="checkbox"/> MA Consumer's Guide to Obtaining a Home	
<input type="checkbox"/> Mortgage	
<input type="checkbox"/> MA Lead Paint Agreement	
<input type="checkbox"/> MA Parties in Possession & Mechanics Lien	
<input type="checkbox"/> Affidavit	
<input type="checkbox"/> MA Mortgage Lender Disclosures	
<input type="checkbox"/> MA Mortgage Review Letter	
<input type="checkbox"/> MA Uniform Mortgage Loan Cost Worksheet	
<input type="checkbox"/> MA Borrower Benefit Worksheet	
<input type="checkbox"/> MA Refinance Benefit Letter	
<input type="checkbox"/> MD Closing Attorney's Fee Certification	
<input type="checkbox"/> MD Financing Agreement	
<input type="checkbox"/> MD Supplement to Mtg Loan Application	
<input type="checkbox"/> ME Notification to Buyer(s) of Withholding	
<input type="checkbox"/> Tax Requirement	
<input type="checkbox"/> ME Credit Reporting Notice	
<input type="checkbox"/> ME Right to Own Attorney/Agent Disclosure	
<input type="checkbox"/> MI Request to Rescind/Withdraw Homestead	
<input type="checkbox"/> Exemption	
<input type="checkbox"/> MI Borrowers Bill of Rights	
<input type="checkbox"/> MI Consumer Caution & Home Ownership	
<input type="checkbox"/> Counseling Notice	
<input type="checkbox"/> MI Title Requirements	
<input type="checkbox"/> MN Notice Pursuant to MN Statute Sect.	
<input type="checkbox"/> 386.375, Subsection 3 (1987) Abstract of Title	
<input type="checkbox"/> MN Notice to Closing Agent (Prepayment Penalty)	
<input type="checkbox"/> MQ Indexing Coversheet	
<input type="checkbox"/> NC Release Rider	
<input type="checkbox"/> NJ Properties-Right to Own Attorney Disclo.	
<input type="checkbox"/> NJ Initial Tax Authorization Notice	
<input type="checkbox"/> NV Closing Location & Doc Acknowledgmt	
<input type="checkbox"/> NY Tax Escrow Accounting Designation of	
<input type="checkbox"/> Mtg Investing Institution to Receive Tax Bills	
<input type="checkbox"/> NY Escrow Account Option Notice	
<input type="checkbox"/> NY Interest Rate Disclosure	
<input type="checkbox"/> NY Junior Lien Disclosure	
<input type="checkbox"/> NY Prevailing Interest Rate Commitment	
<input type="checkbox"/> NY Smoke Alarm Affidavit	
<input type="checkbox"/> NY Balloon Disclosures	
<input type="checkbox"/> NY Prepayment Rider to Note	
<input type="checkbox"/> NY Real Property Ins Escrow Accounting	
<input type="checkbox"/> Disclosure	
<input type="checkbox"/> OH Toledo Home Loan Disclosure	
<input type="checkbox"/> RI Notification to Buyer(s) of Withholding	
<input type="checkbox"/> Tax Requirement	
<input type="checkbox"/> SC Reminder to The Closing Agents	
<input type="checkbox"/> SC Release Rider	
<input type="checkbox"/> SC Definition of Truth-in-Lending Terms	
<input type="checkbox"/> SC & NC Attorney/Insurance Preference	
<input type="checkbox"/> Checklist	
<input type="checkbox"/> TN Notice and Waiver of Title Insurance	
<input type="checkbox"/> TX Loan Agreement Addendum	
<input type="checkbox"/> TX Waiver of Escrow	

A.B.R.

Case 1:07-cv-06530 Document 17-4 Filed 01/28/2008 Page 11 of 11

ACKNOWLEDGEMENT OF BORROWER PHOTOGRAPHIC IDENTITY

(To be completed by Closing Agent)

Instructions to Closing Agent: Please complete the Borrower Photographic Identity information for each Borrower by marking the appropriate box for the type of identification you have examined (only one is necessary) and by noting the information that is requested.

Identification Presented For ANNA R RICHARDSON

☐ State Driver's License Issuing Government Agency: SEL OF MITE

☒ State Identity Card with Photo Identification Number: 2630 5612 881R

☐ U.S. Passport Expiration Date: 10/21/10

☐ Other State or U.S. Government Issued Identity with photo. Issue Date, if Applicable: 05/08/00

Type: _____

Identification Presented For _____

☐ State Driver's License Issuing Government Agency: _____

☐ State Identity Card with Photo Identification Number: _____

☐ U.S. Passport Expiration Date: _____

☐ Other State or U.S. Government Issued Identity with photo. Issue Date, if Applicable: _____

Type: _____

Identification Presented For _____

☐ State Driver's License Issuing Government Agency: _____

☐ State Identity Card with Photo Identification Number: _____

☐ U.S. Passport Expiration Date: _____

☐ Other State or U.S. Government Issued Identity with photo. Issue Date, if Applicable: _____

Type: _____

Identification Presented For _____

☐ State Driver's License Issuing Government Agency: _____

☐ State Identity Card with Photo Identification Number: _____

☐ U.S. Passport Expiration Date: _____

☐ Other State or U.S. Government Issued Identity with photo. Issue Date, if Applicable: _____

Type: _____

Identification Presented For _____

☐ State Driver's License Issuing Government Agency: _____

☐ State Identity Card with Photo Identification Number: _____

☐ U.S. Passport Expiration Date: _____

☐ Other State or U.S. Government Issued Identity with photo. Issue Date, if Applicable: _____

Type: _____

Identification Presented For _____

☐ State Driver's License Issuing Government Agency: _____

☐ State Identity Card with Photo Identification Number: _____

☐ U.S. Passport Expiration Date: _____

☐ Other State or U.S. Government Issued Identity with photo. Issue Date, if Applicable: _____

Type: _____

I, the undersigned, acknowledge that I have examined the photographic identity noted above for each borrower and that the information provided herein is complete and accurate to the best of my knowledge.

Closing Agent: [Signature]

Date: 10/24/05